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14	UNITED STATES DISTRICT COURT			
15	NORTHERN DISTRICT OF CALIFORNIA			
16	JUAN MURILLO aka JUAN MANUEL MURILLO;) Case No: C07-02199 MEJ		
17	MARIA MURILLO aka MARIA JUDITH MURILLO; MARTHA JIMENEZ; AMALIA RIOS aka AMALIA))		
18	GALVAN RIOS; and MARIA MUÑOZ,) ALL PLAINTIFFS' AND DEFENDANTS		
	GALVAIV KIOS, and MAKGA MONOZ,) CHASE HOME FINANCE LLC, WELLS		
19	Plaintiffs,) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S		
19 20) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO) FILE INITIAL RESPONSIVE		
	Plaintiffs, vs.) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO		
20	Plaintiffs, vs. FRANCISCO CERVANTES; TERESA DIAZ; BOBBY RAY LEE; FIRST FEDERAL MORTGAGE) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO) FILE INITIAL RESPONSIVE		
20 21	Plaintiffs, vs. FRANCISCO CERVANTES; TERESA DIAZ; BOBBY RAY LEE; FIRST FEDERAL MORTGAGE BANKERS, INC. dba CITYWIDE PROPERTIES dba CITYWIDE HOME LOANS dba RAM CAPITAL) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO) FILE INITIAL RESPONSIVE		
20 21 22	Plaintiffs, vs. FRANCISCO CERVANTES; TERESA DIAZ; BOBBY RAY LEE; FIRST FEDERAL MORTGAGE BANKERS, INC. dba CITYWIDE PROPERTIES dba) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO) FILE INITIAL RESPONSIVE		
20212223	Plaintiffs, vs. FRANCISCO CERVANTES; TERESA DIAZ; BOBBY RAY LEE; FIRST FEDERAL MORTGAGE BANKERS, INC. dba CITYWIDE PROPERTIES dba CITYWIDE HOME LOANS dba RAM CAPITAL CORP.; HAROLD BLANCO; EAGLE LITERACY) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO) FILE INITIAL RESPONSIVE		
2021222324	Plaintiffs, vs. FRANCISCO CERVANTES; TERESA DIAZ; BOBBY RAY LEE; FIRST FEDERAL MORTGAGE BANKERS, INC. dba CITYWIDE PROPERTIES dba CITYWIDE HOME LOANS dba RAM CAPITAL CORP.; HAROLD BLANCO; EAGLE LITERACY GROUP, INC.; NEW CENTURY MORTGAGE CORP.; WELLS FARGO BANK, NA.; CHASE) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO) FILE INITIAL RESPONSIVE		
202122232425	Plaintiffs, vs. FRANCISCO CERVANTES; TERESA DIAZ; BOBBY RAY LEE; FIRST FEDERAL MORTGAGE BANKERS, INC. dba CITYWIDE PROPERTIES dba CITYWIDE HOME LOANS dba RAM CAPITAL CORP.; HAROLD BLANCO; EAGLE LITERACY GROUP, INC.; NEW CENTURY MORTGAGE CORP.; WELLS FARGO BANK, NA.; CHASE HOME FINANCE, LLC, OCWEN LOAN) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO) FILE INITIAL RESPONSIVE		
20212223242526	Plaintiffs, vs. FRANCISCO CERVANTES; TERESA DIAZ; BOBBY RAY LEE; FIRST FEDERAL MORTGAGE BANKERS, INC. dba CITYWIDE PROPERTIES dba CITYWIDE HOME LOANS dba RAM CAPITAL CORP.; HAROLD BLANCO; EAGLE LITERACY GROUP, INC.; NEW CENTURY MORTGAGE CORP.; WELLS FARGO BANK, NA.; CHASE HOME FINANCE, LLC, OCWEN LOAN SERVICING, LLC and DOES 1-100,) FARGO BANK, N.A., AND OCWEN) LOAN SERVICING LLC'S) STIPULATION TO EXTEND TIME TO) FILE INITIAL RESPONSIVE) PLEADING; [PROPOSED] ORDER)))))))))))))))))))		

- 1 -

WHEREAS, on April 20, 2007, plaintiffs Juan Murillo, Maria Murillo, Martha Jiminez, Amalia Rios and Maria Muñoz ("plaintiffs") through their former attorney of record Housing and Economic Rights Advocates (HERA) filed a Complaint for damages naming, among other defendants, "JPMorgan Chase Bank, N.A. dba Chase Home Finance LLC" ("Chase"), Ocwen Loan Servicing LLC ("Ocwen"), Wells Fargo Bank, N.A. ("Wells Fargo"), and all other defendants named therein;"

WHEREAS, on June 27, 2007, plaintiffs filed a First Amended Complaint for damages naming, among other defendants, Chase, Ocwen, "and all other defendants named therein;"

WHEREAS, on June 28, 2007, plaintiffs filed an Ex Parte Application Seeking Relief from Case Management Schedule and Extending Time for Service of Summons and Complaint; [Proposed]

Order;

WHEREAS, on July 10, 2007, this Court issued its Order granting an extension of time of an additional thirty (30) days time to complete service of the summons, amended complaint and other required initial court issued papers on all defendants named in the action;

WHEREAS, plaintiffs through their former attorney of record Housing and Economic Rights Advocates (HERA) served JPMorgan Chase Bank, N.A. with Summons and First Amended Complaint in this action on August 1, 2007;

WHEREAS, plaintiffs filed a Substitution of Attorneys with this Court on August 22, 2007 substituting attorneys Matthew J. Webb, Esq. and Heidi M. Li, Esq., of the Law Offices of Matthew Webb, as their attorney of record effective as of August 6, 2007, in place of and instead of Housing and Economic Rights Advocates, in this action;

WHEREAS, on August 23, 2007, plaintiffs and Chase Home Finance ("Chase"), at the request of legal counsel retained by Chase, filed a Stipulation Regarding Amendment to Complaint and to Extend Time to File Responsive Pleading by Defendant Chase; [Proposed] Order;

WHEREAS the Substitution of Attorneys filed by plaintiffs on August 22, 2007 was submitted only after Housing and Economic Rights Advocates' signature consenting to this substitution of counsel was obtained on August 21, 2007;

WHEREAS, plaintiffs and Chase Home Finance ("Chase"), at the request of legal counsel retained by Chase, filed on August 23, 2007, a Stipulation Regarding Amendment to Complaint and to Extend Time to File Responsive Pleading by Defendant Chase; [Proposed] Order;

WHEREAS, on August 27, 2007, this Court issued an Order Approving the above-stated parties' requests contained in their August 23, 2007 Stipulation Regarding Amendment to Complaint and to Extend Time to File Responsive Pleading by Defendant Chase Home Finance LLC;

WHEREAS, on August 28, 2007, plaintiffs filed a Second Amended Complaint for damages pursuant to this court's August 27, 2007 Order;

WHEREAS, on August 28, 2007, plaintiffs effectuated service of process of the Summons, Second Amended Complaint and other required initial court papers on Chase by first class mail delivery to its designated counsel;

WHEREAS, on August 31, 2007, plaintiffs effectuated personal service of process of the Summons, Second Amended Complaint and other required initial court papers on Ocwen Loan Servicing LLP ("Ocwen") through service of its authorized agent for service of process;

WHEREAS, effective as of August 31, and September 12, 2007, except for two defendants: Eagle Literacy Group, LLC and its employee defendant Harold Blanco, plaintiffs effectuated service of process of the Summons, Second Amended Complaint and other required initial court papers on all other remaining defendants named in this proceeding, including Wells Fargo Bank, N.A. ("Wells Fargo"); and

WHEREAS, the basis for the stipulation between plaintiffs and defendants Chase, Ocwen and Wells Fargo for an indefinite extension of the time for Chase, Ocwen and Wells Fargo to file Answers or other initial responsive pleadings to plaintiffs' Second Amended Complaint was, and is, that these parties are currently engaged in meaningful, early settlement negotiations regarding the plaintiffs' claims against them, such that the parties are currently very near to finalizing settlement terms, are continuing meaningful negotiations on the remaining claims, and are optimistic that a final settlement of all claims will be reached;

WHEREAS, such relief as requested from the July 10, August 27, and September 24, 2007, Orders issued by this court is warranted so as to best utilize the Court's limited judicial resources and the resources of plaintiffs and defendants Chase, Ocwen and Wells Fargo, who through their respective legal counsel, are actively seeking in good faith for plaintiffs and defendants, Chase, Ocwen and Wells Fargo to achieve an early settlement and/or resolution of plaintiffs' legal claims against these particular defendants;

STIPULATION TO EXTEND TIME TO FILE INITIAL RESPONSIVE PLEADING; [PROPOSED] ORDER (Case no. C07-02199 MEJ) -

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WHEREAS, plaintiffs through their attorneys have undertaken in good faith and in due diligence to seek to effectuate personal service of the summons, second amended complaint and other initial court papers on defendants Eagle Literacy Group, LLC and Harold Blanco and have found said defendants to not be presently locatable at a number of publicly and other listed addresses for these defendants. Therefore, as may be necessary, plaintiffs will seek shortly through filing of an ex parte application or other required motion to obtain a court order to effectuate service by publication on these particular defendants; and

WHEREAS, Good cause exists to approve this Stipulation as no defendant has yet filed an initial responsive pleading and no prejudice will result to any of the parties. See F.R.C.P. 6(b); and Civil L.R. Rules 6-1(b), 6-2 and 7-12.

IT IS HEREBY STIPULATED by and between the parties as follows:

The deadline for defendants Chase, Ocwen, and Wells Fargo to each file an Answer or other initial responsive pleading to plaintiffs' Second Amended Complaint shall be extended indefinitely, and that the deadline for plaintiffs to complete service of the Summons, Second Amended Complaint and other initial court papers on defendants Eagle Literacy Group, LLC and Harold Blanco shall be extended indefinitely subject to further court determination and order to be issued at the Initial Case Management Conference (CMC) in this proceeding which is currently scheduled for November 15, 2007.

Respectfully Submitted,

Dated: October 22, 2007

THE LAW OFFICES OF MATTHEW J. WEBB

/s/ Heidi Li
HEIDI LI
Attorneys for Plaintiffs

LAFAYETTE & KUMAGAI LLP
/s/ Susan T. Kumagai
SUSAN T. KUMAGAI
Attorneys for Defendant
CHASE HOME FINANCE LLC

STIPULATION TO EXTEND TIME TO FILE INITIAL RESPONSIVE PLEADING; [PROPOSED] ORDER (Case no. C07-02199 MEJ) -

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1	Dated: October 22, 2007	O'MELVENY & MYERS LLP	
2		/s/ Damali A. Taylor Damali A. Taylor.	
3		Attorneys for Defendant OCWEN LOAN SERVICING LLC	
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5	Dated: October 22, 2007	SEVERSON & WERSON	
6		/s/ Sunny S. Huo Sunny S. Huo	
7		Attorneys for Defendant WELLS FARGO BANK, N.A.	
8			
9	SIGNATURE ATTESTATION		
10	As the attorney effling this document with the court, I hereby attest that I have on file all		
11			
12	holograph signatures for any and all signatures indicated by a "conformed" signature (/S/) within this		
13	efiled document.		
14	D + 1 0 + 1 02 0007	LAFAYETTE & KUMAGAI LLP	
15	Dated: October 22, 2007		
16		/s/ Susan T. Kumagai SUSAN T. KUMAGAI	
17		Attorneys for Defendant CHASE HOME FINANCE LLC	
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STIPULATION TO EXTEND TIME TO FILE INITIAL RESPONSIVE PLEADING; [PROPOSED] ORDER (Case no. C07-02199 MEJ) -

1.3

ORDER

The Court has reviewed the plaintiffs and defendant Chase's Stipulation Seeking Extension of Time to File Initial Responsive Pleading, and based upon the foregoing, and GOOD CAUSE APPEARING,

PURSUANT TO STIPULATION, IT IS HEREBY ORDERED that the deadline for defendants Chase, Ocwen and Wells Fargo to file an Answer or other initial responsive pleading to plaintiffs' Second Amended Complaint shall be extended indefinitely, and that the deadline for plaintiffs to complete service of the Summons, Second Amended Complaint and other initial court papers on defendants Eagle Literacy Group, LLC and Harold Blanco shall be extended indefinitely subject to further court determination and order to be issued at the Initial Case Management Conference (CMC) in this proceeding which is currently scheduled for November 15, 2007.

IT IS SO ORDERED this ^{14th}

day of November , 2007.



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STIPULATION TO EXTEND TIME TO FILE INITIAL RESPONSIVE PLEADING; $\{PROPOSED\}$ ORDER (Case no C07-02199 MEJ) -